IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	KASOWER	Examiner:	FIELDS, BENJAMIN S
Serial No.:	10/724315	Group Art Unit:	3692
Filed:	November 26, 2003	Docket No.:	20168.0004USU1
Title:	METHOD FOR DETERMINING INSURANCE BENEFITS AND PREMIUMS FROM DYNAMIC CREDIT INFORMATION		

CERTIFICATE OF TRANSMISSION.
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By: _____
Name: Meegan M. Zaric

APPELLANT'S BRIEF ON APPEAL

Mail Stop Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Commissioner:

This Brief is presented in support of the Notice of Appeal from the rejection of claims 1, 3, 4, 8, 22-29, 31-33, 35 and 37-40 of the above-identified application, as set forth in the final Office Action mailed February 3, 2010 and the Advisory Action mailed May 7, 2010. The Notice of Appeal was filed on June 3, 2010.

Please charge Deposit Account No. 50-3478 in the amount of $270.00 to cover the required fee for filing this Brief.

I. REAL PARTY IN INTEREST

The Real Party in Interest is Mighty Net, Inc.

II. RELATED APPEALS AND INTERFERENCES

The Assignee, the Assignee's legal representatives, and the Appellant are unaware of any other appeals or interferences that will affect, be directly affected by or have a bearing on the Board's decision in this Appeal.

III. STATUS OF CLAIMS

Claims 1, 3, 4, 8, 22-29, 31-33, 35 and 37-40 are pending and are subject of this appeal.

Claims 2, 5-7, 9-21, 30, 34 and 36 have been cancelled without prejudice or disclaimer.

Claims 1, 3, 4, 8, 22-29, 31-33, 35 and 37-40 have been rejected under 35 USC 103(a).

As noted in the May 6, 2010 Interview Summary, the rejections under 35 USC 101 and 35 USC 112 have been removed by the Examiner and are not a subject of this appeal.

Appendix VIII attached herewith provides a copy of claims 1, 3, 4, 8, 22-29, 31-33, 35 and 37-40 to be reviewed in this Appeal.

IV. STATUS OF AMENDMENTS

No amendments have been filed subsequent to the February 3, 2010 final Office Action. A Notice of Appeal was filed on June 3, 2010.

V. SUMMARY OF THE CLAIMED SUBJECT MATTER

The claimed subject matter relates generally to method and systems for preserving an individual's access to credit by means of a service organization (see page 1, line 20-page 3, line 28).

Independent Claim 1:

Independent claim 1 recites a method of preserving an individual's access to credit by means of a service organization.

The method comprises:

obtaining authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau 24 (page 4, lines 11-17; page 9, lines 20-26; and Fig. 1A);

using one or more computer processing units, on a periodic basis accessing the dynamic credit information of the individual from the credit reporting bureau 26 and deriving debt data from the credit information 28 (page 4, lines 13-17; page 10, lines 1-6; and Fig. 1A), comprising:

   the one or more computer processing units contacting the credit reporting
   bureau and obtaining dynamic credit information 26 (page 4, lines 13-17; page 10,
   lines 1-3; and Fig. 1A), and

   the one or more computer processing units deriving debt data for a credit
   card debt category and for an other debt category from the dynamic credit
   information 28, the debt data to be used in determining an amount necessary to
   provide coverage for aggregated insurance benefits 30 (page 4, lines 18-25; page
   10, lines 4-11; and Fig. 5);

using one or more computer processing units, on a periodic basis determining the amount necessary to provide debt payment coverage based on the debt data derived from the credit information 30 (page 4, lines 18-19; page 10, lines 12-21; and Fig. 1A), comprising:

   the one or more computer processing units presenting information to the
   individual which classifies the debt data for the credit card debt category and for

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the other debt category 32 (page 4, lines 20-25; page 10, lines 15-21 and Figs. 1A and 5), and

the one or more computer processing units allowing the individual to select among the credit card debt category and the other debt categories for which the individual will obtain the aggregated insurance benefits 32 (page 10, lines 15-21; and Figs. 1A and 5);

using one or more computer processing units, selecting a specific insurance company to provide coverage for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage at specific aggregated insurance premiums 36, 38 (page 4, lines 24-27; page 10, lines 15-21; and Figs. 1A and 5).

Claim 26:

Independent claim 26 recites a computer program product for preserving an individual's access to credit via a service organization by means of a computer-readable medium having machine-coded instructions thereon.

The computer program product is such that when loaded the machine-coded instructions cause one or more computer processing devices to:

obtain authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau 24 (page 4, lines 11-17; page 9, lines 20-26; and Fig. 1A);

on a periodic basis, access the dynamic credit information of the individual from the credit reporting bureau 26 and deriving debt data from the credit information 28 (page 4, lines 13-17; page 10, lines 1-6; and Fig. 1A), which comprises:

contacting the credit reporting bureau and obtaining dynamic credit information 26 (page 4, lines 13-17; page 10, lines 1-3; and Fig. 1A), and

deriving debt data for a credit card debt category 28 and for an other debt category from the dynamic credit information, the debt data to be used in determining an amount necessary to provide coverage for aggregated insurance benefits 30 (page 4, lines 18-25; page 10, lines 4-11; and Fig. 5);

on a periodic basis, determine an amount necessary to provide debt payment coverage based on the data derived from the credit information 30 (page 4, lines 18-19; page 10, lines 12-21; and Fig. 1A), which comprises:

presenting information to the individual which classifies the debt data for the credit card category and for the other debt category32 (page 4, lines 20-25; page 10, lines 15-21 and Figs. 1A and 5), and

allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits 32 (page 10, lines 15-21; and Figs. 1A and 5); and

select a specific insurance company to provide coverage for aggregated insurance benefits based on the amount necessary to provide debt payment coverage at specific aggregated insurance premiums 36, 38 (page 4, lines 24-27; page 10, lines 15-21; and Figs. 1A and 5).

Claim 35:

Independent claim 35 recites a system for preserving an individual's access to credit.

The system comprises a database component 20 containing:

a database component 20 containing:

a) information related to one or more insurance companies that provide aggregated insurance benefits (page 4, lines 20-23; page 10, lines 7-11; and Figs. 1A and 1B), and

b) information related to premiums that the one or more insurance companies charge for issuing aggregated insurance benefits (page 4, lines 20-23; page 10, lines 7-11; and Figs. 1A and 1B);

a credit information component that, obtains authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau 24 (page 4, lines 11-17; page 9, lines 20-26; and Fig. 1A), on a periodic basis, accesses updated credit information for the individual from a credit reporting bureau 26 (page 4, lines 13-17; page 10, lines 1-6; and Fig. 1A), derives debt data for a credit card debt category and for an other debt category from updated credit information 28 (page 4, lines 13-17; page

10, lines 1-6; and Fig. 1A), and determines an amount necessary to provide debt payment coverage for the aggregated insurance benefits for one or more of individual selected debt categories from the credit card debt category and the other debt category 30 (page 4, lines 18-25; page 10, lines 4-11; and Fig. 5); and

a premium determination component that updates, on a periodic basis, the value of a premium owed by the individual for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage 36 (page 4, lines 24-27; page 10, lines 15-21; and Figs. 1A and 5).

VI. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

A.   Whether claims 1, 23, 26, 35, 37 and 40 are unpatentable over Lazerson (U.S. Patent No. 7,366,694) in view of Stanfield (U.S. Patent Publication No. 2008/0133278).

VII. ARGUMENT

The claims are patentable over Lazerson and Stanfield because the evidence clearly establishes that:

1) the combination of Lazerson and Stanfield does not teach or suggest deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information, as recited in claims 1 and 26;

2) the combination of Lazerson and Stanfield also does not teach or suggest presenting information to the individual which classifies the debt data for the credit card debt category and for the other debt category, as recited in claims 1 and 26;

3) the combination of Lazerson and Stanfield does not teach or suggest allowing the individual to select among the credit card debt category and the other debt categories for which the individual will obtain the aggregated insurance benefits, as recited in claims 1 and 26;

4) the combination of Lazerson and Stanfield does not teach or suggest a credit information component that derives debt data for a credit card debt category and for an other debt category from updated credit information, as recited in claim 35;

5) the combination of Lazerson and Stanfield does not teach or suggest entering a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits, as recited in claim 23;

6) the combination of Lazerson and Stanfield does not teach or suggest that the other debt category includes a mortgage loan debt category or an auto loan debt category, as recited in claim 37; and

7) the combination of Lazerson and Stanfield does not teach or suggest that the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives, as recited in claim 40.

A.   Claims 1, 23, 26, 35, 37 and 40 are not unpatentable under 35 U.S.C. §103(a) in view of Lazerson (U.S. Patent No. 7,366,694) in view of Stanfield (U.S. Patent Publication No. 2008/0133278).

Claims 1, 3, 4, 8, 22-29, 31-33, 35 and 37-40 are rejected under 35 U.S.C. §103(a) as being unpatentable over Lazerson and Stanfield. Appellants respectfully request reversal of the rejection for at least the following reasons. For purposes of this appeal only, independent claims 1, 26 and 35 and dependent claims 23, 37 and 40 are separately argued below and dependent claims 3, 4, 8, 22, 24, 25, 27-29, 31-33, 38 and 39 are considered to stand or fall together with claims 1, 26 and 35 respectively.

1.   The combination of Lazerson and Stanfield does not teach or suggest deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information, as recited in claims 1 and 26.

Claim 1 is directed to a method of preserving an individual's access to credit by means of a service organization that recites, inter alia, deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information. Claim 26 is directed to a computer program product for preserving an individual's access to credit via a service organization by means of a computer-readable medium having machine-coded instructions thereon that recites, inter alia, deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information.

The combination of Lazerson and Stanfield does not teach or suggest these features of claims 1 and 26. The Examiner asserts that the Abstract, Figures and claims of Lazerson teach the above features of claims 1 and 26 (see page 6 of the February 3, 2010 final Office Action).

However, Lazerson is merely directed to a credit/financing process that allows a borrower to anonymously obtain and/or evaluate desired financial services from different lenders (see the Abstract and column 2, line 35-column 4, line 65 of Lazerson). Nowhere does Lazerson provide any interest in deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information.

Stanfield does not overcome these deficiencies of Lazerson. The Examiner asserts on page 7 of the February 3, 2010 final Office Action that the Abstract, Figures,

and paragraphs [0002-0012 and 0017-0024] of Stanfield teach deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information. However, this is not the case.

Rather, Stanfield is only interested in obtaining data regarding balances for a plurality of different credit cards (see, for example, the Abstract, Figs. 1 and 4, and paragraphs [0001-0012 and 0017-0024] of Stanfield). Nowhere does Stanfield contemplate deriving debt data for a credit card debt category (e.g. one or more credit cards) and for each of an other debt category (e.g. auto loans, mortgage loans, etc.), as recited in claims 1 and 26.

The Examiner then asserts in the May 7, 2010 Advisory Action that revolving loans, credit card debt, short-term loans, long-term loans, etc. are within the same field of endeavor as Stanfield. The Examiner further asserts that Stanfield teaches deriving debt data for a credit card debt category and for an other debt category because Stanfield shows the usage of one or more credit card accounts (see page 2 of the May 7, 2010 Advisory Action).

However, the Examiner's assertions are merely conclusory statements obtained via hindsight analysis. Stanfield is specifically focused on providing multi-credit card insurance risk measurement and does not discuss, suggest or even contemplate expanding its invention to cover multiple credit cards as a credit card debt category along with an other debt category (such as an auto loan category, a mortgage loan category, etc.). While the Examiner is able to conceive expanding the reach of Stanfield after reviewing the claims of the present application, it would not be obvious to one skilled in the art at the time of invention to expand the teachings of Stanfield, as suggested by the Examiner, to obtain these features of claims 1 and 26.

Accordingly, the combination of Lazerson and Stanfield does not teach or suggest deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information, as recited in claims 1 and 26.

2. **The combination of Lazerson and Stanfield also does not teach or suggest presenting information to the individual which classifies the debt data for the credit card debt category and for each of the plurality of debt categories, as recited in claims 1 and 26.**

Claims 1 and 26 also recite presenting information to the individual which classifies the debt data for the credit card debt category and for the other debt category.

The combination of Lazerson and Stanfield does not teach or suggest these features of claims 1 and 26. The Examiner asserts that the Abstract, Figures and claims of Lazerson teach the above features of claims 1 and 26 (see page 6 of the February 3, 2010 final Office Action).

However, Lazerson is merely directed to a credit/financing process that allows a borrower to anonymously obtain and/or evaluate desired financial services from different lenders (see the Abstract and column 2, line 35-column 4, line 65 of Lazerson). Nowhere does Lazerson provide any interest in presenting information to the individual which classifies the debt data for the credit card debt category and for the other debt category.

Stanfield does not overcome these deficiencies of Lazerson. As discussed above, Stanfield is only interested in obtaining data regarding balances for a plurality of different credit cards (see, for example, the Abstract, Figs. 1 and 4, and paragraphs [0001-0012 and 0017-0024] of Stanfield). Nowhere does Stanfield contemplate presenting information to the individual which classifies the debt data for the credit card debt category (e.g. one or more credit cards) and for the other debt category (e.g. auto loans, mortgage loans, etc.), as recited in claims 1 and 26.

As discussed above, the Examiner asserts in the May 7, 2010 Advisory Action that revolving loans, credit card debt, short-term loans, long-term loans, etc. are within the same field of endeavor as Stanfield. The Examiner further asserts that Stanfield teaches presenting information to the individual which classifies the debt data for the credit card debt category and for the other debt category because Stanfield shows the usage of one or more credit card accounts (see page 2 of the May 7, 2010 Advisory Action).

However, as discussed above, the Examiner's assertions are merely conclusory statements obtained via hindsight analysis. Stanfield is specifically focused on providing

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multi-credit card insurance risk measurement and does not discuss, suggest or even contemplate expanding its invention to cover multiple credit cards as a credit card debt category along with an other debt category (such as an auto loan category, a mortgage loan category, etc.). While the Examiner is able to conceive expanding the reach of Stanfield after reviewing the claims of the present application, it would not be obvious to one skilled in the art at the time of invention to expand the teachings of Stanfield, as suggested by the Examiner, to obtain these features of claims 1 and 26.

Accordingly, the combination of Lazerson and Stanfield does not teach or suggest presenting information to the individual which classifies the debt data for the credit card debt category and for the other debt category, as recited in claims 1 and 26.

3. **The combination of Lazerson and Stanfield does not teach or suggest allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits, as recited in claims 1 and 26.**

Claims 1 and 26 also recite allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits.

The combination of Lazerson and Stanfield does not teach or suggest these features of claims 1 and 26. The Examiner asserts that the Abstract, Figures and claims of Lazerson teach the above features of claims 1 and 26 (see page 6 of the February 3, 2010 final Office Action).

However, Lazerson is merely directed to a credit/financing process that allows a borrower to anonymously obtain and/or evaluate desired financial services from different lenders (see the Abstract and column 2, line 35-column 4, line 65 of Lazerson). Nowhere does Lazerson provide any interest in allowing an individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits.

Stanfield does not overcome these deficiencies of Lazerson. As discussed above, Stanfield is only interested in obtaining data regarding balances for a plurality of different credit cards (see, for example, the Abstract, Figs. 1 and 4, and paragraphs [0001-0012

and 0017-0024] of Stanfield). Nowhere does Stanfield contemplate allowing the individual to select among the credit card debt category (e.g. one or more credit cards) and the other debt category (e.g. auto loans, mortgage loans, etc.) for which the individual will obtain the aggregated insurance benefits, as recited in claims 1 and 26.

As discussed above, the Examiner asserts in the May 7, 2010 Advisory Action that revolving loans, credit card debt, short-term loans, long-term loans, etc. are within the same field of endeavor as Stanfield. The Examiner further asserts that Stanfield teaches allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits because Stanfield shows the usage of one or more credit card accounts (see page 2 of the May 7, 2010 Advisory Action).

However, as discussed above, the Examiner's assertions are merely conclusory statements obtained via hindsight analysis. Stanfield is specifically focused on providing multi-credit card insurance risk measurement and does not discuss, suggest or even contemplate expanding its invention to cover multiple credit cards as a credit card debt category along with an other debt category (such as an auto loan category, a mortgage loan category, etc.). While the Examiner is able to conceive expanding the reach of Stanfield after reviewing the claims of the present application, it would not be obvious to one skilled in the art at the time of invention to expand the teachings of Stanfield, as suggested by the Examiner, to obtain these features of claims 1 and 26.

Accordingly, the combination of Lazerson and Stanfield does not teach or suggest allowing the individual to select among the credit card debt category and the other debt categories for which the individual will obtain the aggregated insurance benefits, as recited in claims 1 and 26.

4.   The combination of Lazerson and Stanfield does not teach or suggest a credit information component that derives debt data for a credit card debt category and for each of a plurality of other debt categories from updated credit information, as recited in claim 35.

Claim 35 is directed to a system for preserving an individual's access to credit that recites, among other features, a credit information component that derives debt data

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for a credit card debt category and for each of a plurality of other debt categories from updated credit information.

The combination of Lazerson and Stanfield does not teach or suggest these features of claim 35. The Examiner asserts that claim 35 is rejected under the same basis as claims 1, 3-4, 8 and 22-25 (see page 9 of the February 3, 2010 final Office Action). Thus, the Examiner appears to rely on the Abstract, Figures and claims of Lazerson to teach the above features of claim 35 (see page 6 of the February 3, 2010 final Office Action).

However, Lazerson is merely directed to a credit/financing process that allows a borrower to anonymously obtain and/or evaluate desired financial services from different lenders (see the Abstract and column 2, line 35-column 4, line 65 of Lazerson). Nowhere does Lazerson provide any interest in a credit information component that derives debt data for a credit card debt category and for each of a plurality of other debt categories from updated credit information.

Stanfield does not overcome these deficiencies of Lazerson. As discussed above, Stanfield is only interested in obtaining data regarding balances for a plurality of different credit cards (see, for example, the Abstract, Figs. 1 and 4, and paragraphs [0001-0012 and 0017-0024] of Stanfield). Nowhere does Stanfield contemplate a credit information component that derives debt data for a credit card debt category (e.g. one or more credit cards) and for each of a plurality of other debt categories (e.g. auto loans, mortgage loans, etc.) from updated credit information, as recited in claims 1 and 26.

As discussed above, the Examiner asserts in the May 7, 2010 Advisory Action that revolving loans, credit card debt, short-term loans, long-term loans, etc. are within the same field of endeavor as Stanfield. The Examiner further asserts that Stanfield teaches deriving debt data for a credit card debt category and for each of a plurality of other debt categories because Stanfield shows the usage of one or more credit card accounts (see page 2 of the May 7, 2010 Advisory Action).

However, as discussed above, the Examiner's assertions are merely conclusory statements obtained via hindsight analysis. Stanfield is specifically focused on providing multi-credit card insurance risk measurement and does not discuss, suggest or even contemplate expanding its invention to cover multiple credit cards as a credit card debt

category along with an other debt category (such as an auto loan category, a mortgage loan category, etc.). While the Examiner is able to conceive expanding the reach of Stanfield after reviewing the claims of the present application, it would not be obvious to one skilled in the art at the time of invention to expand the teachings of Stanfield, as suggested by the Examiner, to obtain these features of claim 35.

Accordingly, the combination of Lazerson and Stanfield does not teach or suggest a credit information component that derives debt data for a credit card debt category and for each of a plurality of other debt categories from updated credit information, as recited in claim 35.

5.   The combination of Lazerson and Stanfield does not teach or suggest entering a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits, as recited in claim 23.

Claim 23 depends from claim 1 and recites entering a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

The combination of Lazerson and Stanfield does not teach or suggest these features of claim 23. The Examiner relies on paragraphs [0002-0012, 0017-0029 and 0037-0042] of Stanfield for teaching the features of claim 23 (see pages 8-9 of the February 3, 2010 final Office Action).

However, none of the portions of Stanfield relied upon in the rejection even contemplate the features of entering a database including one or more insurance companies that provide the insurance coverage benefits or the features of the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

Applicants further note that the May 7, 2010 Advisory Action does not specifically address these features of claim 23.

Accordingly, the combination of Lazerson and Stanfield does not teach or suggest the features of claim 23.

6.   The combination of Lazerson and Stanfield does not teach or suggest that the other debt category includes a mortgage loan debt category or an auto loan debt category, as recited in claim 37.

Claim 37 depends from claim 1 and recites that the other debt category includes a mortgage loan debt category or an auto loan debt category.

The combination of Lazerson and Stanfield does not teach or suggest these features of claim 37. The Examiner relies on the Abstract and claims 1-5 of Lazerson for teaching the features of claim 37 (see page 9 of the February 3, 2010 final Office Action).

However, as discussed above, nowhere does Lazerson teach or suggest deriving debt data for a credit card debt category and for an other debt category from dynamic credit information obtained from a credit reporting bureau.

Moreover, the Abstract and claims 1-5 of Lazerson at most provide a service for providing a borrower information regarding obtaining/evaluating mortgage and auto loans, not for deriving debt data for an existing mortgage or auto loan.

Thus, Lazerson does not contemplate that an other debt category includes a mortgage loan debt category or an auto loan debt category, as recited in claim 37.

Further, as discussed above, Stanfield is specifically focused on providing multi-credit card insurance risk measurement and does not discuss, suggest or even contemplate expanding its invention to cover multiple credit cards as a credit card debt category along with an other debt category (such as an auto loan category, a mortgage loan category, etc.). While the Examiner is able to conceive expanding the reach of Stanfield after reviewing the claims of the present application, it would not be obvious to one skilled in the art at the time of invention to expand the teachings of Stanfield, as suggested by the Examiner, to obtain these features of claim 37.

Thus, it would not be obvious to one skilled in the art to obtain the features that the other debt category includes a mortgage loan debt category or an auto loan debt category based on the teachings of Lazerson and Stanfield.

Applicants further note that the May 7, 2010 Advisory Action does not specifically address these features of claim 37.

Accordingly, the combination of Lazerson and Stanfield does not teach or suggest the features of claim 37.

7. The combination of Lazerson and Stanfield does not teach or suggest that the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives, as recited in claim 40.

Claim 40 depends from claim 1 and recites that the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives.

The combination of Lazerson and Stanfield does not teach or suggest these features of claim 40.

The Examiner states in the February 3, 2010 final Office Action that these features are notoriously well known (see page 10 of the February 3, 2010 final Office Action).

In the May 3, 2010 After-Final Response, Applicants respectfully disagreed with the Examiner and requested clarification as to where in Lazerson, Stanfield or any other prior art teaches a method of preserving an individual's access to credit by means of a service organization that includes that the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives, as provided in claim 40.

Applicants note that the May 7, 2010 Advisory Action did not address these features of claim 40.

As the Examiner is unable to support his assertion that it is notoriously well known that the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives, the features of claim 40 should be allowed.
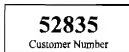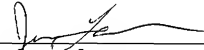
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CONCLUSION

Appellants submit that the rejection is untenable for the reasons set forth above and should be reversed. Please charge any additional fees or credit any overpayment to Deposit Account No. 50-3478.

Respectfully submitted,

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VIII. CLAIMS APPENDIX

1.   A method of preserving an individual's access to credit by means of a service organization comprising:

obtaining authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau;

using one or more computer processing units, on a periodic basis accessing the dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information, comprising:

the one or more computer processing units contacting the credit reporting bureau and obtaining dynamic credit information, and

the one or more computer processing units deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information, the debt data to be used in determining an amount necessary to provide coverage for aggregated insurance benefits;

using one or more computer processing units, on a periodic basis determining the amount necessary to provide debt payment coverage based on the debt data derived from the credit information, comprising:

the one or more computer processing units presenting information to the individual which classifies the debt data for the credit card debt category and for the other debt category, and

the one or more computer processing units allowing the individual to select among the credit card debt category and the other debt categories for which the individual will obtain the aggregated insurance benefits;

using one or more computer processing units, selecting a specific insurance company to provide coverage for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage at specific aggregated insurance premiums.

2.   (Cancelled)

3.   The method as set forth in claim 1 further comprising

on a periodic basis adjusting the value of the determined amount necessary to provide coverage for the aggregated insurance benefits in accordance with the changes in the data derived from the credit information.

4.   The method as set forth in claim 23 further comprising on a periodic basis, updating the database to include any new insurance companies and to update the premiums that the one or more insurance companies charge for providing their aggregated insurance benefits.

5-7.   (Cancelled)

8.   The method as set forth in claim 1 further comprising on a periodic basis, determining any change in the amount necessary to provide debt payment coverage and adjusting the value of the premiums owed by the individual in accordance with the changes in the data derived from the credit information.

9-21.   (Cancelled)

22.   The method as set forth in claim 1 further comprising registering the individual with the service organization.

23.   The method as set forth in claim 1 further comprising entering a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

24.   The method as set forth in claim 1 further comprising on a periodic basis informing the individual of the specific premiums.

25.   The method as set forth in claim 1 further comprising requesting that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

26.   A computer program product for preserving an individual's access to credit via a service organization by means of a computer-readable medium having machine-coded instructions thereon such that when loaded the machine-coded instructions cause one or more computer processing devices to:

obtain authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau;

on a periodic basis, access the dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information, which comprises:

contacting the credit reporting bureau and obtaining dynamic credit information, and

deriving debt data for a credit card debt category and for an other debt category from the dynamic credit information, the debt data to be used in determining an amount necessary to provide coverage for aggregated insurance benefits;

on a periodic basis, determine an amount necessary to provide debt payment coverage based on the data derived from the credit information, which comprises:

presenting information to the individual which classifies the debt data for the credit card category and for the other debt category, and

allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits; and

select a specific insurance company to provide coverage for aggregated insurance benefits based on the amount necessary to provide debt payment coverage at specific aggregated insurance premiums.

27.   The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

enter a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

28.   The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, inform the individual of the specific premiums.

29.   The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

request that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

30.   (Cancelled)

31.   The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

adjust the value of the determined amount necessary to provide coverage for the aggregated insurance benefits in accordance with the changes in the data derived from the credit information.

32.   The computer program product of claim 27, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, update the database to include any new insurance companies and to update the premiums that the one or more insurance companies charge for providing their aggregated insurance benefits.

33.   The computer program product of claim 26, further comprising machine-coded instructions to cause the one or more computer processing devices to register the individual with the service organization.

34.   (Cancelled)

35.   A system for preserving an individual's access to credit, the system comprising:
a database component containing:

a) information related to one or more insurance companies that provide aggregated insurance benefits, and

b) information related to premiums that the one or more insurance companies charge for issuing aggregated insurance benefits;

a credit information component that, obtains authorization from the individual to contact and obtain dynamic credit information from a credit reporting bureau, on a periodic basis, accesses updated credit information for the individual from a credit reporting bureau, derives debt data for a credit card debt category and for an other debt category from updated credit information, and determines an amount necessary to

provide debt payment coverage for the aggregated insurance benefits for one or more of individual selected debt categories from the credit card debt category and the other debt category; and

a premium determination component that updates, on a periodic basis, the value of a premium owed by the individual for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage.

36.   (Cancelled)

37.   The method as set forth in claim 1, wherein the other debt category includes a mortgage loan debt category or an auto loan debt category.

38.   The computer program product of claim 26, wherein the other debt category includes a mortgage loan debt category or an auto loan debt category.

39.   The system of claim 35, wherein the other debt category includes a mortgage loan debt category or an auto loan debt category.

40.   The method as set forth in claim 1, wherein the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives.

IX. EVIDENCE APPENDIX

None.

X. RELATED PROCEEDINGS APPENDIX

None